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SUBJECT: Swiss Re Sigma Report 03/2005

Due to copyright concerns, the Swiss Re Sigma Report is not posted on the Department's website. Any person may download the report at no cost by proceeding to the following weblink: [www.swissre.com/sigma](http://www.swissre.com/sigma). From this page, click on the "sigma archive" icon on the left hand side of the webpage. Then, scroll down and click on the "download" icon for "No 3/2005."

The Swiss Re Sigma Report is also available for viewing at the Department's office in San Francisco. If you would like to view the report, please contact Bryant Henley at (415) 538-4111.